

Form 186 – ntc13plnprior

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 24-19197-MEH  
Chapter: 13  
Judge: Mark Edward Hall

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jefta S. Bernhard  
aka Jefta Bernard, aka Jefta Steve Bernhard  
163 Upper Ferry Road  
Ewing, NJ 08628

Social Security No.:  
xxx-xx-3908

Employer's Tax I.D. No.:

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**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;  
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 2/10/2025 and a confirmation hearing on such Plan has been scheduled for 3/26/2025 at 10:00 AM.

The debtor filed a Modified Plan on 3/13/2025 and a confirmation hearing on the Modified Plan is scheduled for 4/16/2025 at 10:00 AM. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: March 14, 2025  
JAN: gan

Jeanne Naughton  
Clerk

In re:  
Jefta S. Bernhard  
Debtor

Case No. 24-19197-MEH  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Mar 14, 2025

User: admin  
Form ID: 186

Page 1 of 4  
Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 16, 2025:

Recip ID	Recipient Name and Address
db	+ Jefta S. Bernhard, 163 Upper Ferry Road, Ewing, NJ 08628-1530
cr	+ Harley-Davidson Credit Corp., POB 340514, Tampa, FL 33694-0514
520395016	+ Harley Davidson Credit Corporation, 9850 Double R Blvd Suite 100, Reno, NV 89521-2987
520395025	+ Mr. Cooper Attn: Customer Relations, PO Box 619098, Dallas, TX 75261-9098
520395028	+ State of NJ/Div Taxation, Bankruptcy Unit, PO Box 245-Bankruptcy, Trenton, NJ 08695-0001

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 14 2025 20:52:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 14 2025 20:52:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520487925	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Mar 14 2025 20:56:10	Aidvantage on behalf of, Dept of Education, PO Box 300001, Greenville Tx 75403-3001
520395003	+ Email/PDF: bncnotices@becket-lee.com	Mar 14 2025 20:56:59	American Express, P.O. Box 981537, El Paso, TX 79998-1537
520439020	Email/PDF: bncnotices@becket-lee.com	Mar 14 2025 21:09:34	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520395005	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 14 2025 20:56:26	Amex/CBNA, PO Box 6789, Sioux Falls, SD 57117-6789
520395006	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Mar 14 2025 20:51:00	Apple Card/GS Bank USA, Lockbox 6112 PO Box 7247, Philadelphia, PA 19170-0001
520395007	+ Email/Text: BarclaysBankDelaware@tsico.com	Mar 14 2025 20:51:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
520395008	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 14 2025 21:22:18	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
520395010	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Mar 14 2025 20:56:39	Capital One Auto Finance, PO BOX 259407, Plano, TX 75025-9407
520399830	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 14 2025 20:56:55	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520465471	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 14 2025 20:56:18	Capital One Auto Finance, a division of Capital On, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520395011	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 14 2025 20:56:39	Citi Cards/Citibank, PO Box 6241, Sioux Falls, SD 57117-6241

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520450345	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 14 2025 20:56:26	Citibank N.A., Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
520395012	+ Email/Text: bankruptcy_notifications@ccsusa.com	Mar 14 2025 20:53:00	Credit Collection Service, 725 Canton Street, Norwood, MA 02062-2679
520395013	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Mar 14 2025 20:56:21	Dept of ED/Aidvantage, PO Box 300001, Greenville, TX 75403-3001
520400729	Email/Text: mrdiscen@discover.com	Mar 14 2025 20:50:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
520395014	+ Email/Text: mrdiscen@discover.com	Mar 14 2025 20:50:00	Discover Bank, P.O. Box 30939, Salt Lake City, UT 84130-0939
520395015	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Mar 14 2025 20:51:00	Goldman Sachs and Co, PO Box 70321, Philadelphia, PA 19176-0321
520454539	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com	Mar 14 2025 20:50:00	Harley-Davidson Credit Corp, PO Box 9013, Addison, Texas 75001-9013
520395017	+ Email/Text: bankruptcy@huntington.com	Mar 14 2025 20:52:00	Huntington National Bank, PO BOX 1558, Columbus, OH 43216-1558
520395018	+ Email/Text: Bankruptcy@ICSystem.com	Mar 14 2025 20:51:00	I C System Inc, PO Box 64378, Saint Paul, MN 55164-0378
520395019	Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 14 2025 20:51:00	Internal Revenue Service, Bankruptcy Notices P.O. Box 7346, Philadelphia, PA 19101-7346
520454655	Email/Text: JCAP_BNC_Notices@jcap.com	Mar 14 2025 20:52:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
520395020	+ Email/PDF: ais.chase.ebn@aisinfo.com	Mar 14 2025 20:57:01	JPMCB Card, PO Box 15369, Wilmington, DE 19850-5369
520429581	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Mar 14 2025 20:50:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
520395021	^ MEBN	Mar 14 2025 20:43:23	KML Law Group, P.C., 701 Market Street Suite 5000, Philadelphia, PA 19106-1541
520454335	Email/Text: camanagement@mtb.com	Mar 14 2025 20:52:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
520395022	Email/Text: camanagement@mtb.com	Mar 14 2025 20:52:00	M&T Bank, PO Box 62182, Baltimore, MD 21264
520395023	Email/Text: BankruptcyECFMail@mccalla.com	Mar 14 2025 20:51:00	McCalla Raymer Leibert Pierce, LLC, 1544 Old Alabama Rd, Roswell, GA 30076
520413187	Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 14 2025 20:56:32	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
520395024	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 14 2025 20:51:00	Mr. Cooper, PO Box 650783, Dallas, TX 75265-0783
520466907	Email/Text: nsm_bk_notices@mrcooper.com	Mar 14 2025 20:51:00	Nationstar Mortgage LLC, Bankruptcy Department, PO Box 619096, Dallas, TX 75261-9741
520395026	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 14 2025 20:51:00	Nationstar Mortgage/Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
520450263	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 14 2025 21:23:29	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
520395027	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 14 2025 21:09:26	Portfolio Recovery Associates, 120 Corporate Blvd, Suite 100, Norfolk, VA 23502
520461871	Email/PDF: resurgentbknotifications@resurgent.com	Mar 14 2025 20:56:39	Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520395029	+ Email/Text: bankruptcy@sunrisecreditservices.com		

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520467371	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 14 2025 20:51:00	Sunrise Credit Services, 8 Corporate Center Dr, Suite 300, Melville, NY 11747-3193
520395030	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 14 2025 20:56:37	Synchrony Bank, by AIS InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520395031	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 14 2025 21:35:44	Synchrony Bank/Amazon, PO Box 965015, Orlando, FL 32896-5015
520395032	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 14 2025 20:56:47	Synchrony Bank/American Eagle DC, PO Box 965005, Orlando, FL 32896-5005
520395033	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 14 2025 21:34:25	Synchrony Bank/VENMO, PO Box 71737, Philadelphia, PA 19176-1737
520468216	+ Email/Text: bankruptcy@huntington.com	Mar 14 2025 21:08:31	The Home Depot/Citibank, PO Box 965015, Orlando, FL 32896-5015
520505783	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 14 2025 20:52:00	The Huntington National Bank, PO Box 89424, OPC856, Cleveland, OH 44101-6424
520505784	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 14 2025 20:51:00	US BANK TRUST NATIONAL ASSOCIATION, et al., Rushmore Servicing, P.O Box 619096, Dallas, TX 75261-9096
520395034	+ Email/PDF: BankruptcyNoticesExceptions@wellsfargo.com	Mar 14 2025 20:51:00	US BANK TRUST NATIONAL ASSOCIATION, et al., Rushmore Servicing, P.O Box 619096, Dallas, TX 75261-9741, US BANK TRUST NATIONAL ASSOCIATION, et a, Rushmore Servicing 75261-9096
520431710	Email/PDF: BankruptcyNoticesCCSBKOperations@wellsfargo.com	Mar 15 2025 01:22:45	WFBNA Card, PO Box 393, Minneapolis, MN 55480-0393
		Mar 14 2025 20:56:18	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 48

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520395004	*+	American Express, PO Box 981537, El Paso, TX 79998-1537
520439025	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520439028	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520439030	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520439021	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520395009	*+	Capital One, P.O. Box 31293, Salt Lake City, UT 84131-0293
520401623	*	Discover Bank, P.O. Box 3025, New Albany, OH 43054-3025
520429704	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013

TOTAL: 0 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 14, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Erik M. Helbing	on behalf of Debtor Jefta S. Bernhard ehelbing@helbingconsumerlaw.com bk@helbingconsumerlaw.com;bkecf@helbingconsumerlaw.com;helbing.erikb132500@notify.bestcase.com;helbing.erikm.b132500@notify.bestcase.com
Gavin Stewart	on behalf of Creditor Harley-Davidson Credit Corp. bk@stewartlegalgroup.com
Laura M. Egerman	on behalf of Creditor Nationstar Mortgage LLC laura.egerman@mccalla.com mccallaecf@ecf.courtdrive.com
Laura M. Egerman	on behalf of Creditor US BANK TRUST NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR VRMTG ASSET TRUST laura.egerman@mccalla.com, mccallaecf@ecf.courtdrive.com
Matthew K. Fissel	on behalf of Creditor Nationstar Mortgage LLC wbecf@brockandscott.com matthew.fissel@brockandscott.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8